

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	§	
	§	
SUSAN E. KELLEY	§	Case No. 15-34254
	§	
Debtor	§	

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Peter N. Metrou, Trustee, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:00 AM on August 12, 2016 in

Joliet City Hall
150 West Jefferson, 2nd Floor
Joliet, IL 60432

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 07/14/2016

By: /s/ Peter N. Metrou

Chapter 7 Trustee

Peter N. Metrou, Trustee
123 W. Washington St.
Suite 216
Oswego, IL 60543

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
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SUSAN E. KELLEY § Case No. 15-34254
§
Debtor §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 5,000.00
and approved disbursements of \$ 42.76
leaving a balance on hand of¹ \$ 4,957.24

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Peter N. Metrou	\$ 1,250.00	\$ 0.00	\$ 1,250.00
Trustee Expenses: Peter N. Metrou	\$ 39.30	\$ 0.00	\$ 39.30
Other: ARTHUR B. LEVINE COMPANY	\$ 2.76	\$ 2.76	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 1,289.30

Remaining Balance \$ 3,667.94

Applications for prior chapter fees and administrative expenses have been filed as follows:

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 29,962.90 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 12.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	DELL FINANCIAL SERVICES, LLC	\$ 469.90	\$ 0.00	\$ 57.52
2	DISCOVER BANK	\$ 6,939.68	\$ 0.00	\$ 849.53
3	QUANTUM3 GROUP LLC AS AGENT FOR	\$ 820.20	\$ 0.00	\$ 100.41
4	AMERICAN INFOSOURCE LP AS AGENT FOR	\$ 14,287.49	\$ 0.00	\$ 1,749.02
5	CAPITAL ONE, N.A.	\$ 1,533.75	\$ 0.00	\$ 187.76
6	CITIBANK, N.A.	\$ 504.72	\$ 0.00	\$ 61.79
7	CERASTES, LLC	\$ 5,407.16	\$ 0.00	\$ 661.91

Total to be paid to timely general unsecured creditors \$ 3,667.94

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Peter N. Metrou

Chapter 7 Trustee

*Peter N. Metrou, Trustee
123 W. Washington St.
Suite 216
Oswego, IL 60543*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 5 of 5
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Susan E. Kelley
 Debtor

Case No. 15-34254-BWB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: cgreen
 Form ID: pdf006

Page 1 of 1
 Total Noticed: 8

Date Rcvd: Jul 15, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2016.

db +Susan E. Kelley, 601 E. Bluff Street, Marseilles, IL 61341-1637
 24169980 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 24300591 +Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 24293127 Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
 24019980 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
 PO Box 10390, Greenville, SC 29603-0390)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

24095011 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 16 2016 00:54:44
 American InfoSource LP as agent for, TD Bank, USA, PO Box 248866,
 Oklahoma City, OK 73124-8866
 24025834 E-mail/Text: mrdiscen@discover.com Jul 16 2016 00:49:32 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 24043559 E-mail/Text: bnc-quantum@quantum3group.com Jul 16 2016 00:50:19
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2016 at the address(es) listed below:

Marc C Scheinbaum on behalf of Debtor 1 Susan E. Kelley amerlincat@aol.com
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
 Peter N Metrou on behalf of Trustee Peter N Metrou met.trustee7@att.net,
 met.trustee_backup@att.net, pnmlawyer@aol.com, pmetrou@ecf.epiqsystems.com
 Peter N Metrou met.trustee7@att.net, met.trustee_backup@att.net, pnmlawyer@aol.com,
 pmetrou@ecf.epiqsystems.com

TOTAL: 4